Fill in this information to identify the case:

Debtor 1: Menuhah Keel

Debtor 2 (Spouse, if filing): ____

United States Bankruptcy Court for the: EASTERN District of PA (State)

Case number: 24-10410-amc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PennyMac Loan Services, LLC.

Court claim no. (if known): 12

Last 4 digits of any number you use to identify the debtor's account: 3054

Date of payment change: 03 / 01 / 2025
Must be at least 21 days after date of this notice

New total payment: $ 917.26
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ____

Current escrow payment: $ 293.13 **New escrow payment:** $ 396.16

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ____

Current interest rate: ____% **New interest rate:** ____%

Current principal and interest payment: $ ____ **New principal and interest payment:** $ ____

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: ____

Current mortgage payment: $ ____ **New mortgage payment:** $ ____

Debtor 1 Menuhah Keel
First Name Middle Name Last Name

Case number (*if known*) 24-10410-amc

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘ */s/ Andrew M. Lubin*
Signature

Date 01/22/25

Print: Andrew M. Lubin
First Name Middle Name Last Name

Title Attorney for creditor

Company McCabe, Weisberg & Conway, LLC

Address 1420 Walnut Street, Suite 1501
Number Street

Philadelphia, PA 19102
City State ZIP Code

Contact phone (215) 790 – 1010

Email ecfmail@mwc-law.com

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re: Menuhah Keel Debtor(s) PennyMac Loan Services, LLC., or its Successor or Assignee Movant vs. Kenneth E. West, Trustee Menuhah Keel Respondent(s)	Chapter 13 Bankruptcy No. 24-10410-amc

CERTIFICATION OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I, Andrew M. Lubin, attorney for PennyMac Loan Services, LLC., hereby certify that I served a true and correct copy of the foregoing Notice of Mortgage Payment Change, by United States Mail, first class, postage prepaid, and/or electronic means, upon the following:

Date Served: 01/22/25

Menuhah Keel
5234 N 10th St
Philadelphia, Pennsylvania
19141-4010

Michael A. Cibik, Esquire
Cibik Law, P.C.
1500 Walnut Street
Suite 900
Philadelphia, Pennsylvania
19102
Attorney for Debtor

Kenneth E. West
Office of the Chapter 13
Standing Trustee
190 N. Independence Mall
West
Suite 701
Philadelphia, Pennsylvania
19106
Trustee

Office of United States
Trustee
Robert N.C. Nix Federal
Building
900 Market Street Suite 320
Philadelphia, Pennsylvania
19107

/s/ Andrew M. Lubin
MARISA MYERS COHEN, ESQUIRE ID #87830
ANDREW M. LUBIN, ESQUIRE ID # 54297
Attorney for PennyMac Loan Services, LLC.
1420 Walnut Street, Suite 1501
Philadelphia, PA 19102
Telephone: (215) 790-1010
Facsimile: (215) 790-1274

Email: ecfmail@mwc-law.com

PENNYMAC

P.O. Box 514387
Los Angeles, CA 90051-4387

Escrow Account Disclosure Statement

Statement Date: January 10, 2025

[redacted]

Property Address:
5234 N 10TH ST
PHILADELPHIA PA 19141

[redacted]

MENUHAH KEEL
5234 N 10TH ST
PHILADELPHIA, PA 19141-4010

Questions? Visit our website @
PENNYMAC.COM
800.777.4001 (Se Habla Español)
M - F: 5:00AM - 6:00PM PT
Sat: 7:00AM - 11:00AM PT

Annual Escrow Account Review

At least once each year, PennyMac Loan Services, LLC ("Pennymac") reviews your escrow account to make sure there is enough money to pay your property taxes and/or insurance premiums. This statement informs you of any adjustments to your monthly payment, shows you how much money you currently have in your escrow account and how much you will need in the next 12 months.

You can also find details about escrow payment changes by logging into your customer portal at PENNYMAC.COM, navigating to the *Escrow Center,* and then to the *Escrow Analysis Payment Change* tool.

Your New Mortgage Payment

During the next year, your escrow account balance is projected to have a shortage and/or escrow reserve payment (meaning not enough funds to pay your taxes and/or insurance as they come due). See Your Escrow Shortage and/or Reserve section in the following pages for more details.

Description	Current Monthly Payment Amount	New Monthly Payment Amount with Spread Shortage Over 12 Months
Principal and Interest	$521.10	$521.10
Escrow Payment	$293.13	$334.66
Shortage Payment	$0.00	$19.03
Escrow Reserve Payment	$0.00	$42.47
Total Payment Amount	$814.23	$917.26

Please start making the 'New Monthly Payment Amount' on March 1, 2025. Payments due prior to this date should be made at the 'Current Monthly Payment Amount' shown.

Projected Escrow Account Activity

Over the next year, Pennymac expects to pay $4,016.00 from your escrow account. Your new monthly escrow payment is $334.66.

Escrow Item Description	Annual Amount		Monthly Amount
Mortgage Insurance:	$957.72		
Hazard Ins:	$2,224.00		
City Tax:	$834.28		
Total Payments from Escrow:	$4,016.00	÷ 12 =	$334.66

Projected Escrow Account Activity (Continued)

Below is a projection of escrow account activity from March 01, 2025 through February 28, 2026. These amounts may change when the actual payments become due.

Month	Deposit(s) to Escrow	Payment(s) from Escrow	Descriptions	Projected Balance
Beginning Escrow Balance				$536.20
Mar 2025	$334.66	$0.00		$870.86
Mar 2025	$0.00	$834.28	City Tax	$36.58
Mar 2025	$0.00	$79.81	Mortgage Insurance	($43.23)
Apr 2025	$334.66	$0.00		$291.43
Apr 2025	$0.00	$79.81	Mortgage Insurance	$211.62
May 2025	$334.66	$0.00		$546.28
May 2025	$0.00	$79.81	Mortgage Insurance	$466.47
Jun 2025	$334.66	$0.00		$801.13
Jun 2025	$0.00	$79.81	Mortgage Insurance	$721.32
Jul 2025	$334.66	$0.00		$1,055.98
Jul 2025	$0.00	$79.81	Mortgage Insurance	$976.17
Aug 2025	$334.66	$0.00		$1,310.83
Aug 2025	$0.00	$79.81	Mortgage Insurance	$1,231.02
Sep 2025	$334.66	$0.00		$1,565.68
Sep 2025	$0.00	$79.81	Mortgage Insurance	$1,485.87
Oct 2025	$334.66	$0.00		$1,820.53
Oct 2025	$0.00	$79.81	Mortgage Insurance	$1,740.72
Nov 2025	$334.66	$0.00		$2,075.38
Nov 2025	$0.00	$79.81	Mortgage Insurance	$1,995.57
Nov 2025	$0.00	$2,224.00	Homeowners	($228.43) [1]
Dec 2025	$334.66	$0.00		$106.23
Dec 2025	$0.00	$79.81	Mortgage Insurance	$26.42
Jan 2026	$334.66	$0.00		$361.08
Jan 2026	$0.00	$79.81	Mortgage Insurance	$281.27
Feb 2026	$334.66	$0.00		$615.93
Feb 2026	$0.00	$79.81	Mortgage Insurance	$536.12
Ending Escrow Balance				$536.12
Totals	$4,015.92	$4,016.00		

[1] Lowest projected balance.

Your Escrow Shortage and/or Reserve

Based on the projected activity above, our review shows that your escrow balance is less than $0. This means you have a deficiency (meaning negative balance) of ($69.66), a shortage of ($228.43), and an additional required balance of $509.71 to satisfy the reserve. See the lowest projected balance in the table above to find out when this will occur.

Lowest Projected Balance	($228.43)
Minimum Required Balance	$509.71
Escrow Shortage and/or Escrow Reserve	$738.14

Pennymac requires a minimum balance up to one-sixth of the estimated total annual payments from your escrow account, unless state law or your mortgage contract requires less, to help cover any unexpected increases in taxes and/or insurance. The minimum required balance does not include mortgage insurance.

Escrow Account History

The following is the statement of activity in your escrow account from March 01, 2024 through February 28, 2025.

[redacted]

Last year, we anticipated that payments from your account would be made during this period equaling $3,517.56. Your lowest monthly balance should not have exceeded $422.37, or 1/6 of anticipated payments from the account, unless your mortgage contract or state law specifies a lower amount.

The table below shows the Projected and Actual account history for the previous escrow account period.

	Deposits to Escrow		Payments from Escrow			Escrow Balance	
Month	**Projected**	**Actual**	**Projected**	**Actual**	**Description**	**Projected**	**Actual**
Beginning Escrow Balance						$1,055.94	$40.31
Mar 2024	$293.13	$293.13	$834.28	$0.00 *	City Tax	$514.79	$333.44
Mar 2024	$0.00	$0.00	$81.94	$81.94	MIP/PMI	$432.85	$251.50
Apr 2024	$293.13	$293.13	$81.94	$81.94	MIP/PMI	$644.04	$462.69
May 2024	$293.13	$293.13	$81.94	$81.94	MIP/PMI	$855.23	$673.88
Jun 2024	$293.13	$293.13	$81.94	$81.94	MIP/PMI	$1,066.42	$885.07
Jul 2024	$293.13	$293.13	$81.94	$81.94	MIP/PMI	$1,277.61	$1,096.26
Aug 2024	$293.13	$293.13	$81.94	$81.94	MIP/PMI	$1,488.80	$1,307.45
Sep 2024	$293.13	$293.13	$81.94	$81.94	MIP/PMI	$1,699.99	$1,518.64
Oct 2024	$293.13	$293.13	$81.94	$81.94	MIP/PMI	$1,911.18	$1,729.83
Oct 2024	$0.00	$0.00	$0.00	$2,224.00 *	Hazard Ins	$1,911.18	($494.17)[2]
Nov 2024	$293.13	$293.13	$1,700.00	$0.00 *	Hazard Ins	$504.31	($201.04)
Nov 2024	$0.00	$0.00	$81.94	$81.94	MIP/PMI	$422.37	($282.98)
Dec 2024	$293.13	$0.00 *	$81.94	$79.81 *	MIP/PMI	$633.56	($362.79)
Jan 2025	$293.13	$293.13	$81.94	$0.00 *	MIP/PMI	$844.75	($69.66)
Feb 2025	$293.13	$685.67 *E	$81.94	$79.81 *E	MIP/PMI	$1,055.94	$536.20
Ending Escrow Balance						$1,055.94	$536.20
Totals	$3,517.56	$3,616.97	$3,517.56	$3,121.08			

[2] Lowest actual balance.
An asterisk '*' beside an amount indicates a difference from projected activity, either in the amount or the date.
The letter 'E' beside an amount indicates that the payment has not yet occurred, but is estimated to occur as shown.
At the time of analysis, Pennymac assumes that you will make all scheduled mortgage payments by or before the effective date of your new payment (shown in the Projected Escrow Account Activity section above).

Other Important Information

How to Contact Us	PENNYMAC.COM Available 24/7 on all your devices: PC, Tablet, and Mobile. *El sitio web y las declaraciones están disponibles en español.* **Go Paperless today!**	Pennymac Customer Service: 800.777.4001 M-F: 5:00AM - 6:00PM PT Sat: 7:00AM - 11:00AM PT	PennyMac Loan Services, LLC Attn: Correspondence Unit P.O. Box 514387 Los Angeles, CA 90051-4387
How to Make a Payment	**Auto-Pay ***: Enroll in Auto-Pay, on our website, to set up recurring payments from the bank account of your choice. **Pay Online:** Make a one-time payment on our website.	**Pay-by-Phone:** 800.777.4001 (*Fees may apply to use this service*) **Western Union:** Code City: *PennyMac* Pay To: *PennyMac Loan Services* Code State: *CA* ID Number: *Enter Loan Number*	**Check ****: Mail to Pennymac: **Standard Address:** P.O. Box 660929 Dallas, TX 75266-0929 **Overnight Address:** Attn: Lockbox Operations 20500 Belshaw Ave. Carson, CA 90746
Tax and Insurance Information	**Property Tax Bills:** If you receive a tax bill, you do not need to take any action. (**Please note:** Supplemental/ Additional tax bills are the responsibility of the homeowner; Pennymac will pay them from the escrow account upon request.)	**General Insurance Questions:** 866.318.0208 **Insurance Information:** Anytime there is a change to your insurance policy please provide your insurance carrier the following information: **Mortgagee Clause:** PennyMac Loan Services, LLC Its Successors and/or Assigns P.O. Box 6618 Springfield, OH 45501-6618	
Credit Reporting Information	We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.		
Important Consumer Information	This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.		

Requests for prior payment adjustments: To request funds for a prior payment be applied differently, you **must** notify Pennymac within 90 days of the original transaction. After 90 days, we will only change the application of funds if the transaction was applied contrary to your documented instructions.

** If you are enrolled in a Pennymac Auto-Pay program, and received a payment change notification, the new payment amount will be drafted on your scheduled draft date. (The principal curtailment amount will not change.) If you pay via online bill payment, please update the payment amount with your financial institution to ensure timely processing of your payment.*

*** When you pay with a check, you authorize Pennymac either to use information from your check to make a one-time electronic fund transfer (EFT) from your account, or to process the payment as a check transaction. When we use information from your check to make an EFT, funds may be withdrawn from your account on the same day Pennymac receives your payment. Please note that your financial institution will not send back your check. If funds are returned unpaid, a return service charge may be assessed to your loan whether processing your payment as a check or an EFT, as allowed by applicable law.*

[redacted]

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (i) the use or threat of violence; (ii) the use of obscene or profane language; and (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

NEW YORK - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may obtain further information or file a complaint by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting www.dfs.ny.gov.

NORTH CAROLINA - Licensed by the North Carolina Office of the Commissioner of Banks. Complaints regarding the servicing of your mortgage may be submitted to the Office of the Commissioner of Banks, 316 W. Edenton Street, Raleigh, NC 27603, (919) 733-3016. Licensed by the North Carolina Department of Insurance. Permit No. 119504607 - 6101 Condor Dr., Suite 200, Moorpark, CA 93021. Permit No. 119505929 - 14800 Trinity Blvd., Fort Worth, TX 76155. Permit No. 119506567 - 3043 Townsgate Rd., Suite 200, Westlake Village, CA 91361. Permit No. 119506570 - 2201 West Plano Parkway, Suites 150 and 300, Plano, TX 75075. Permit No. 119507419 - 10550 West Charleston Blvd., Suite A, Las Vegas, NV 89135.

OREGON - Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at (800) 777-4001. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit dfr.oregon.gov.

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